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		Document	raye I UI 30	
Fill in this inform	nation to identify your	case:		
Debtor 1	Iva Aumavae			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	nkruptcy Court for the:	DISTRICT OF UTAH		
Case number				
(if known)				☐ Check if this is an amended filing
				amended ming

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	tt 1: Summarize Your Assets		
		Your as Value o	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	6,439.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	6,439.00
⊃aı	rt 2: Summarize Your Liabilities		
			abilities you owe
<u>2</u> .	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	6,000.00
	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	56,433.72
	Your total liabilities	\$	62,433.72
aı	rt 3: Summarize Your Income and Expenses		
	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,708.33
	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,598.33
aı	rt 4: Answer These Questions for Administrative and Statistical Records		
	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your content of the court with your content of the court with your content.	ır other sch	edules.
	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this		

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Debtor 1 Iva Aumavae Case number (if known)

the court with your other schedules.

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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Fill in this information Debtor 1	mation to identify your	case and this filing:			
Debtor 1		case and this ming.			
	Iva Aumavae				
1	First Name	Middle Name	Last Name		
Debtor 2	First Name	Middle Nove	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH			
Case number					☐ Check if this is an
Case number _					Check if this is an amended filing
					· ·
0((; ;) =	400 A /D				
Official Fo	<u>rm 106A/B</u>				
Schedul	le A/B: Prop	erty			12/15
think it fits best. B information. If mor Answer every ques	Be as complete and accura re space is needed, attach stion.	pe items. List an asset only once. ate as possible. If two married per a separate sheet to this form. Or	ople are filing together, both a n the top of any additional pag	re equally responsible for sur	plying correct
Part 1: Describe	Each Residence, Building	g, Land, or Other Real Estate You	Own or Have an Interest In		
1. Do you own or i	have any legal or equitabl	e interest in any residence, buildi	ing, land, or similar property?		
■ No. Go to Par	. 0				
_					
☐ Yes. Where i	is the property?				
Part 2: Describe	Your Vehicles				
3. Cars, vans, tr	ucks, tractors, sport u	tility venicles. Motorcycles			
□ No ■ Yes		,			
_		,			
■ Yes	Ford		n the property? Check one	Do not deduct secured cla	
Yes 3.1 Make:	Ford Escape		n the property? Check one	Do not deduct secured cla the amount of any secured Creditors Who Have Clain	d claims on Schedule D:
Yes 3.1 Make: Model: Year:	Escape 2012	Who has an interest in □ Debtor 1 only □ Debtor 2 only		the amount of any secured	d claims on Schedule D:
Yes 3.1 Make: Model:	Escape 2012	Who has an interest ir □ □ Debtor 1 only		the amount of any secured Creditors Who Have Claim	d claims on Schedule D: ns Secured by Property.
Yes 3.1 Make: Model: Year: Approximat Other inform	Escape 2012 te mileage: mation:	Who has an interest in □ Debtor 1 only □ Debtor 2 only	r 2 only	the amount of any secured Creditors Who Have Clain Current value of the	d claims on Schedule D: ns Secured by Property. Current value of the
3.1 Make: Model: Year: Approximat Other inforr Vehicle: Location	Escape 2012 te mileage: mation:	Who has an interest in □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor ■ At least one of the definition	r 2 only lebtors and another	the amount of any secured Creditors Who Have Clain Current value of the	d claims on Schedule D: ns Secured by Property. Current value of the

Document Page 4 of 38 Debtor 1 Iva Aumavae Case number (if known) 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe..... Household: Couch and related items \$150.00 Location: 1624 N Apache Rd, Saratoga Springs UT 84045 Household: Dining table and chairs \$100.00 Location: 1624 N Apache Rd, Saratoga Springs UT 84045 Household decorations, supplies, etc. \$5.00 Location: 1624 N Apache Rd, Saratoga Springs UT 84045 Household: Bed and related items \$200.00 Location: 1624 N Apache Rd, Saratoga Springs UT 84045 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games Yes. Describe..... Electronics: TV, DVD Player, phone \$150.00 Location: 1624 N Apache Rd, Saratoga Springs UT 84045 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Clothes: Clothing, shoes, etc. \$150.00 Location: 1624 N Apache Rd, Saratoga Springs UT 84045 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No

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Yes. Describe.....

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Page 5 of 38 Document Debtor 1 Iva Aumavae Case number (if known) Jewelry: Misc. costume jewelry \$5.00 Location: 1624 N Apache Rd, Saratoga Springs UT 84045 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$760.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ■ No ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... **Account: Mountain America Credit Union** \$0.00 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately.

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Institution name:

Type of account:

Document Page 6 of 38 Debtor 1 Iva Aumavae Case number (if known) 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Surrender or refund Company name: Beneficiary: value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No

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☐ Yes. Give specific information..

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Page 7 of 38 Document Case number (if known) Debtor 1 Iva Aumavae 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$0.00 for Part 4. Write that number here..... Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate. line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$5,679.00 57. Part 3: Total personal and household items, line 15 \$760.00 Part 4: Total financial assets, line 36 \$0.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$6,439.00 Copy personal property total \$6,439.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$6,439,00

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Fill in this infor					
Debtor 1	Iva Aumavae				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name	_	
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH			
Case number					
(if known)					Check if this
					amended fili

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the	Property	You Claim	as Exempt
---------	--------------	----------	-----------	-----------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
\$150.00		\$150.00	Utah Code Ann. § 78B-5-506(1)(a)
		100% of fair market value, up to any applicable statutory limit	100 0 000(1)(1)
\$100.00		\$100.00	Utah Code Ann. § 78B-5-506(1)(b)
		100% of fair market value, up to any applicable statutory limit	100 0 000(1)(0)
\$200.00		\$200.00	Utah Code Ann. § 78B-5-505(1)(a)(viii)(E)
		100% of fair market value, up to any applicable statutory limit	102 0 000(1)(L)(1)(L)
\$150.00		\$150.00	Utah Code Ann. § 78B-5-505(1)(a)(viii)(D)
		100% of fair market value, up to any applicable statutory limit	7.55 G GGG(1)(G)(VIII)(B)
	\$150.00 \$100.00	\$150.00 \$150.00 \$150.00	\$150.00 \$100.00

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Debtor 1	Iva Aumavae	Case number (if known)	
	you claiming a homestead exemption of more than \$189,050? eject to adjustment on 4/01/25 and every 3 years after that for cases filed on	or after the date of adjustment.)	
	No		
	Yes. Did you acquire the property covered by the exemption within 1,215 d	ays before you filed this case?	
	□ No		
	☐ Yes		

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		Document	Page 10	01 38		
Fill in this information	n to identify you	r case:				
Debtor 1 Iv	a Aumavae					
	st Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing) Fire	st Name	Middle Name	Last Name			
United States Bankrup	tcy Court for the:	DISTRICT OF UTAH				
Case number						
(if known)					☐ Check	cif this is an
					amend	ded filing
O#: -: -! F 40	10D					
Official Form 10						
Schedule D:	Creditors	Who Have Claims S	Secured	by Propert	у	12/15
		f two married people are filing togethe				
number (if known).	tional Page, fill it o	out, number the entries, and attach it t	to this form. On	the top of any addition	nai pages, write your na	me and case
1. Do any creditors have	claims secured by	your property?				
□ No. Check this I	box and submit th	is form to the court with your other	schedules. Yo	u have nothing else t	o report on this form.	
■ Yes. Fill in all of	the information b	pelow.				
Part 1: List All Sec	ured Claims					
2. List all secured claims	s. If a creditor has m	nore than one secured claim, list the cred	ditor separately	Column A	Column B	Column C
for each claim. If more that	an one creditor has	a particular claim, list the other creditors	in Part 2. As	Amount of claim	Value of collateral	Unsecured
much as possible, list the	claims in alphabetic	al order according to the creditor's name	e.	Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Markosian Aut	to	Describe the property that secures the	he claim:	\$6,000.00	\$5,679.00	\$321.00
Creditor's Name		2012 Ford Escape				
		Vehicle:	_			
		Location: 1624 N Apache Rd	l,			
		Saratoga Springs UT 84045 As of the date you file, the claim is:	Chack all that			
4238 S Redwo		apply.	Check all that			
Salt Lake City,	UI 84123	Contingent				
Number, Street, City, S	State & Zip Code	☐ Unliquidated				
14 // // / / / / / / / / / / / / / / / /		Disputed				
Who owes the debt?	heck one.	Nature of lien. Check all that apply.				
Debtor 1 only			nortgage or secu	ıred		
Debtor 2 only		_				
Debtor 1 and Debtor 2	. ,	Statutory lien (such as tax lien, med	chanic's lien)			
At least one of the deb		☐ Judgment lien from a lawsuit				
☐ Check if this claim re community debt	elates to a	Other (including a right to offset)				
Date debt was incurred		Last 4 digits of account numb	per			
	•	olumn A on this page. Write that numb	ber here:	\$6,00	00.00	
If this is the last page	of your form, add t	he dollar value totals from all pages.		\$6.00	00.00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

\$6,000.00

Write that number here:

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Fill in this infor	mation to identify your ca	ase:					
Debtor 1	Iva Aumavae						
	First Name	Middle Name	Last Name				
Debtor 2	First Name	Middle Nove	Last Name				
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH					
Case number							
(if known)						Check if this	
]	amended fili	ng
Official Forr	m 106E/F						
		no Have Unsecured	d Claims			12	2/15
		Part 1 for creditors with PRIOR		for creditors with NO	IPRIORITY (
Schedule D: Credi left. Attach the Co name and case nu	tors Who Have Claims Secur ntinuation Page to this page mber (if known).	ed Leases (Official Form 106G). red by Property. If more space is. If you have no information to r	s needed, copy the Pa	rt you need, fill it out,	number the	entries in the b	ooxes on the
	All of Your PRIORITY Uns						
No. Go to F	ors have priority unsecured	ciaims against you?					
Yes.	Pall 2.						
2. List all of you identify what ty possible, list the	ype of claim it is. If a claim has ne claims in alphabetical order	If a creditor has more than one proboth priority and nonpriority amou according to the creditor's name. icular claim, list the other creditors	unts, list that claim here If you have more than to	and show both priority	and nonprior	ity amounts. As i	much as
(For an explan	nation of each type of claim, se	e the instructions for this form in t	he instruction booklet.)	Tatal alaim	Dui a uitu .	Name	!!4
				Total claim	Priority amount	non _i amo	priority unt
2.1 Interna	I Revenue Service	Last 4 digits of acco	ount number	\$0.00		\$0.00	\$0.00
,	reditor's Name lized Insolvency	When was the debt	incurred?				
Operat	_	When was the debt			_		
PO Box							
	elphia, PA 19101 Street City State Zip Code	As of the date you fi	ile, the claim is: Check	all that apply			
	ed the debt? Check one.	Contingent	iio, iiio olaiiii ioi oliook	an that apply			
Debtor 1	only	☐ Unliquidated					
Debtor 2	only	☐ Disputed					
_	and Debtor 2 only	Type of PRIORITY u	insecured claim:				
	one of the debtors and another	☐ Domestic support	obligations				
	this claim is for a communit	ty debt Taxes and certain	other debts you owe the	e government			
	subject to offset?		or personal injury while y				
■ No		☐ Other. Specify					
☐ Yes		· · -					

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Deni	IVA AUIIIAVAE	Case Humber (II known)	
2.2	Utah State Tax Commission	Last 4 digits of account number\$0.00	\$0.00 \$0.00
	Priority Creditor's Name 210 North 1950 West Salt Lake City, UT 84134	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Domestic support obligations	
	☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government	
	Is the claim subject to offset?	☐ Claims for death or personal injury while you were intoxicated	
	■ No	☐ Other. Specify	
	Yes		
_	2: List All of Your NONPRIORITY Unsecu	ns against you?	
_	☐ No. You have nothing to report in this part. Submit —	this form to the court with your other schedules.	
	Yes.		
t t	insecured claim, list the creditor separately for each c	e alphabetical order of the creditor who holds each claim. If a creditor has more the claim. For each claim listed, identify what type of claim it is. Do not list claims already it is receditors in Part 3.If you have more than three nonpriority unsecured claims fill out the	ncluded in Part 1. If more
			Total claim
4.1	AK Commission	Last 4 digits of account number	\$8,000.00
	Nonpriority Creditor's Name 3030 Vintage Blvd	When was the debt incurred?	
	Juneau, AK 99801 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	i
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	_

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Debto	or 1 Iva Aumavae	Case number (if known)				
4.2	Aldous & Assoc	Last 4 digits of account number	Unknown			
	Nonpriority Creditor's Name PO Box 171374 Salt Lake City, UT 84117	When was the debt incurred?				
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify				
4.3	Christine Dudley & J Benson Miller Nonpriority Creditor's Name	Last 4 digits of account number	Unknown			
	3081 State St	When was the debt incurred?				
	Salt Lake City, UT 84115					
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	_					
	■ Debtor 1 only	Contingent				
	☐ Debtor 2 only	Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	Other. Specify				
4.4	City Center Credit Union	Last 4 digits of account number	Unknown			
	Nonpriority Creditor's Name					
	345 W 100 S	When was the debt incurred?				
	Provo, UT 84601 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	Other. Specify				

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Denic	Iva Aumavae	Case number (ii known)	
4.5	Express Recovery Services	Last 4 digits of account number	Unknown
	Nonproirty Creditor's Name PO Box 26415 Salt Lake City, UT 84126 Number Street City State Zip Code When was the debt incurred? As of the date you file, the claim is: Check all that apply		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only		
Debtor 1 and Debtor 2 only		□ Disputed	
		Type of NONPRIORITY unsecured claim:	
	_	☐ Student loans	
		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	Other. Specify	
4.6		Last 4 digits of account number	\$1,000.00
	9165 South 700 East	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.7		Last 4 digits of account number	\$2,537.00
	PO Box 1259	When was the debt incurred?	
	Oaks, PA 19456 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	

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Debit	JI IVA AUIIIAVAE	Case Humber (II known)	
4.8	One Main Financial	Last 4 digits of account number	\$2,000.00
	Nonpriority Creditor's Name 237 W. 2100 S. Salt Lake City, UT 84115	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.9	Prestige Financial	Last 4 digits of account number	\$10,433.00
	Nonpriority Creditor's Name 1420 South 500 West	When was the debt incurred?	
	Salt Lake City, UT 84150 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.1	Promenade Tosh Homes	Last 4 digits of account number	\$8,880.72
	Nonpriority Creditor's Name		
	c/o Kirk Cullimore 644 East Union Square	When was the debt incurred?	
	Sandy, UT 84070		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
		_	
	☐ Yes	Other Specify	

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Debtor	1 Iva Aumavae	Case number (if known)						
4.1								
1	Questar Gas	Last 4 digits of account number	\$711.00					
	Nonpriority Creditor's Name PO Box 45360	When was the debt incurred?						
	Salt Lake City, UT 84145 Number Street City State Zip Code	As of the date year file the plain in Observal, all that seek						
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply						
	■ Debtor 1 only	☐ Contingent						
	_							
	Debtor 2 only	Unliquidated						
	Debtor 1 and Debtor 2 only	Disputed						
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	Check if this claim is for a community	Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	No	□ Debts to pension or profit-sharing plans, and other similar debts						
	Yes	Other. Specify						
4.1								
2	Riverton Hospital	Last 4 digits of account number	Unknown					
	Nonpriority Creditor's Name Attn: Collections	When was the debt incurred?						
	3741 W 12600 S	when was the dept incurred?						
	Riverton, UT 84065							
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply						
	Who incurred the debt? Check one.							
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only							
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	☐ Student loans						
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not						
	Is the claim subject to offset?	report as priority claims						
	No	Debts to pension or profit-sharing plans, and other similar debts						
	Yes	Other. Specify						
4.1								
3	Rocky Mountain Power	Last 4 digits of account number	\$800.00					
	Nonpriority Creditor's Name PO Box 26000	When was the debt incurred?						
	Grants Pass, OR 97526							
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply						
	Who incurred the debt? Check one.							
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another							
	☐ Check if this claim is for a community							
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not						
	Is the claim subject to offset?	report as priority claims						
	■ No	Debts to pension or profit-sharing plans, and other similar debts						
	☐ Yes	Other. Specify						

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1 Iva Aumavae	Case number (if known)						
San Finance		¢0.700.00					
Snap Finance Nonpriority Creditor's Name	Last 4 digits of account number	\$2,793.0					
PO Box 26561	When was the debt incurred?						
Salt Lake City, UT 84126							
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply						
Who incurred the debt? Check one.	_						
Debtor 1 only	☐ Contingent						
Debtor 2 only	☐ Unliquidated						
☐ Debtor 1 and Debtor 2 only	☐ Disputed						
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
☐ Check if this claim is for a community	Student loans						
debt	☐ Obligations arising out of a separation agreement or divorce that you did not						
Is the claim subject to offset? ■	report as priority claims						
No	Debts to pension or profit-sharing plans, and other similar debts						
Yes	Other. Specify						
Springlight Financial	Last 4 digits of account number	\$8,000.00					
Nonpriority Creditor's Name	Last 4 digits of account number	+0,00010					
P.O. Box 9585	When was the debt incurred?						
Coppell, TX 75019	- As falls have a file developing to the second						
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply						
Debtor 1 only	Contingent						
Debtor 2 only	Unliquidated						
Debtor 1 and Debtor 2 only	Disputed						
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
☐ Check if this claim is for a community debt	☐ Student loans						
gent Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
■ No	Debts to pension or profit-sharing plans, and other similar debts						
Yes	Other. Specify						
Titanium Funds LLC	Last 4 digits of account number	\$11,000.0					
Nonpriority Creditor's Name							
3081 State St 2nd floor	When was the debt incurred?						
Salt Lake City, UT 84115 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply						
Who incurred the debt? Check one.	auto you may the ordina to. Orlock all that apply						
■ Debtor 1 only	☐ Contingent						
□ Debtor 1 only □ Debtor 2 only	☐ Unliquidated						
	_ •						
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured claim:						
	Student loans						
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not						
Is the claim subject to offset?	report as priority claims						
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts						
□ Yes	_						
□ 169	Other. Specify						

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Debtor 1	Iva Auma	vae		Case n	umber (if kno	wn)	
4.1	True Accor	d	Last 4 digits of account number				Unknown
<u> </u>		ege Blvd #130	When was the debt incurred?				
	Lenexa, KS Number Street	City State Zip Code	As of the date you file, the claim	is: Chec	k all that appl	у	
'	Who incurred t	the debt? Check one.					
1	Debtor 1 onl	ly	☐ Contingent				
ı	Debtor 2 onl	ly	☐ Unliquidated				
_	_	d Debtor 2 only	☐ Disputed				
		of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	_	is claim is for a community	☐ Student loans				
	debt	is claim is for a community	☐ Obligations arising out of a sepa	aration a	greement or o	livorce that you did not	
ı	s the claim su	bject to offset?	report as priority claims	,	_	,	
I	No		Debts to pension or profit-sharing	ng plans,	and other sir	nilar debts	
I	☐ Yes		Other. Specify				-
4.1	Vasa Fitnes	ss	Last 4 digits of account number				\$279.00
1	Nonpriority Cred	ditor's Name	When was the debt incurred?				42.0.00
	1259 E 800 Orem, UT 8	S	when was the dest incurred:				
1	Number Street	City State Zip Code the debt? Check one.	As of the date you file, the claim	is: Chec	k all that appl	у	
1	Debtor 1 onl	ly	☐ Contingent				
_	Debtor 2 onl		☐ Unliquidated				
_	_	d Debtor 2 only	☐ Disputed				
	_	of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	_	is claim is for a community	☐ Student loans				
(debt	•	Obligations arising out of a sepa	aration a	greement or o	livorce that you did not	
		bject to offset?	report as priority claims				
	No		☐ Debts to pension or profit-sharing				
	□ Yes		Other. Specify				-
Part 3:		s to Be Notified About a Debt	·				
is trying have m	g to collect fro ore than one c	m you for a debt you owe to som	out your bankruptcy, for a debt that y neone else, list the original creditor in you listed in Parts 1 or 2, list the add submit this page.	n Parts 1	or 2, then lis	st the collection agency	y here. Similarly, if you
Part 4:	Add the A	mounts for Each Type of Uns	ecured Claim				
	ne amounts of unsecured cla		s. This information is for statistical r	eporting	g purposes o	nly. 28 U.S.C. §159. Add	d the amounts for each
						Total Claim	
Total	6a.	Domestic support obligations		6a.	\$	0.00	=
claims from Part	t 1 6b.	Taxes and certain other debts	you owe the government	6b.	\$	0.00	
	6c.		jury while you were intoxicated	6c.	\$	0.00	_
	6d.	Other. Add all other priority unser	cured claims. Write that amount here.	6d.	\$	0.00	-
	6e.	Total Priority. Add lines 6a throu	igh 6d.	6e.	\$	0.00	-
					1	Total Claim	
	6f.	Student loans		6f.	\$	Total Claim 0.00	
Total							-
claims from Part	t 2 6g.	Obligations arising out of a sep	paration agreement or divorce that	6g.	\$	0.00	

0.00

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Debtor 1	1 Iva Aumavae		Case number (if known)			
	6h.	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	56,433.72	
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	56,433.72	

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Fill in this infor	mation to identify your	case:		
Debtor 1	Iva Aumavae	_	_	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH		
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with Name, Number	whom you have the , Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				
					_
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	IVAIIIDOI	Olicot			
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	IVAIIIDOI	Olicot			
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			_
	Number	Olieet			
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			_
	Tallibel	Ciroti			
	City		State	ZIP Code	_
	•				

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Fill in this	s information to identify your	case:			
Debtor 1	Iva Aumavae				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, fi	ling) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	DISTRICT OF UTAH			
Case nun	nber			☐ Check if this is an	
				amended filing	
Officia	al Form 106H				
	dule H: Your Cod	ebtors		12/15	,
ill it out, a our name		boxes on the left. Attach . Answer every question	n the Additional Page to	on. If more space is needed, copy the Additional Page this page. On the top of any Additional Pages, write as a codebtor.	
■ No					
Arizo	thin the last 8 years, have you na, California, Idaho, Louisiana, b. Go to line 3. s. Did your spouse, former spou	Nevada, New Mexico, Pu	erto Rico, Texas, Washin	(Community property states and territories include ngton, and Wisconsin.)	
in lin Form	e 2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make s	if your spouse is filing with you. List the person sho sure you have listed the creditor on Schedule D (Offic GG). Use Schedule D, Schedule E/F, or Schedule G to	ial
	Column 1: Your codebtor Name, Number, Street, City, State and Zi	P Code		Column 2: The creditor to whom you owe the del Check all schedules that apply:	rt
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street City	State	ZIP Code		
3.2	Name			Schedule D, line	
	TVAITO			☐ Schedule E/F, line	
	Number Street City	State	ZIP Code	-	

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Eill	in this information t	o identify your o	2001				ı				
	otor 1	Iva Aumava									
	otor 2 ouse, if filing)										
Uni	ted States Bankrup	tcy Court for the	: DISTRICT OF UTAH			_					
(If kr	se number			-			□ A		ed filing ent showin	ng postpetition	
0	fficial Form	<u> 1061</u>					N	1M / DD/ \	YYYY		
S	chedule I:	Your Inc	ome								12/15
spo atta	use. If you are sep ch a separate shee	parated and you et to this form. e Employment	are married and not filir r spouse is not filing wi On the top of any additi	ith you, do not inclu	de infor	mati	on abou	your spe umber (if	ouse. If me known). <i>A</i>	ore space is	needed,
		than one ioh		■ Employed				☐ Empl		g spearse	
	If you have more than one job, attach a separate page with information about additional	Employment status	☐ Not employed					mployed			
	employers.		Occupation	Member service)						
	Include part-time, self-employed wo		Employer's name	Global Payment	ts Inc.						
	Occupation may i or homemaker, if		Employer's address	3650 Lenox Rd Atlanta, GA 303							
			How long employed to	here? 1 mont	h			_			
Par	t 2: Give De	tails About Mor	nthly Income								
	mate monthly incouse unless you are		ate you file this form. If	you have nothing to re	eport for	any	line, write	\$0 in the	space. In	clude your noi	n-filing
	u or your non-filing e space, attach a se		ore than one employer, co	ombine the information	n for all e	emplo	oyers for	that perso	on on the li	nes below. If	you need
							For Del	otor 1		btor 2 or ing spouse	
2.			ry, and commissions (b calculate what the monthl		2.	\$	3	,033.33	\$	N/A	
3.	Estimate and list	t monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross	Income. Add lir	ne 2 + line 3.		4.	\$	3.0	33.33	\$	N/A	

Debte	or 1	Iva Aumavae	_	С	ase nu	ımber (if kn	own)					
					For D	ebtor 1			Debtor 2			
	Сор	y line 4 here	4.		\$	3,033	.33	\$		N/A	_	
5.	List	all payroll deductions:										
	5a.	Tax, Medicare, and Social Security deductions	5a	١.	\$	325	.00	\$		N/A		
	5b.	Mandatory contributions for retirement plans	5b		\$.00	\$_		N/A	_	
	5c.	Voluntary contributions for retirement plans	5c	: .	\$.00	\$		N/A	_	
	5d.	Required repayments of retirement fund loans	5d	١.	\$.00	\$		N/A	_	
	5e.	Insurance	5e) .	\$	0	.00	\$		N/A	_	
	5f.	Domestic support obligations	5f.		\$	0	.00	\$		N/A	_	
	5g.	Union dues	5g	J.	\$	0	.00	\$		N/A		
	5h.	Other deductions. Specify:	_ 5h	1.+	\$	0	.00	+ \$		N/A		
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	;	\$	325	.00	\$		N/A	_	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	;	\$	2,708	3.33	\$		N/A	_	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total										
		monthly net income.	8a	١.	\$	0	.00	\$		N/A		
	8b.	Interest and dividends	8b).	\$	0	.00	\$		N/A		
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	: .	\$	0	.00	\$		N/A		
	8d.	Unemployment compensation	8d	l.	\$	0	.00	\$		N/A	_	
	8e.	Social Security	8e) .	\$	0	.00	\$		N/A	_	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$		0.00	\$		N/A	_	
	8g.	Pension or retirement income Other monthly income. Specify:	8g	,	\$		0.00	*_ + \$		N/A N/A	_	
	8h.	Other monthly income. Specify:	_ 011	ı.+ 	Φ	U	.00	+ J		IN/A		
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		0	.00	\$		N/A	Ą	
10.	Calo	culate monthly income. Add line 7 + line 9.	10.	\$	2.	708.33	+ \$		N/A	= \$	2.70	08.33
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.					Ľ			Ľ-		
11.	Inclu othe Do r	te all other regular contributions to the expenses that you list in Schedule adde contributions from an unmarried partner, members of your household, your per friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depe					•	Schedule 11.			0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies							12.	\$		08.33
13.	Doy	you expect an increase or decrease within the year after you file this form	?							Combi month		ome
		No.										
	1 1	Yes. Explain:										

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Fill	in this information to identify your case:				
Deb	otor 1 Iva Aumavae		Check	if this is:	
Det	otor 2			n amended filing	ving postpetition chapter
	ouse, if filing)				the following date:
Uni	ted States Bankruptcy Court for the: DISTRICT OF UTAH		N	MM / DD / YYYY	
	se number				
(If k	(nown)				
0	fficial Form 106J				
	chedule J: Your Expenses				12/15
Be	as complete and accurate as possible. If two married people are ormation. If more space is needed, attach another sheet to this fmber (if known). Answer every question.				
Pai	tt 1: Describe Your Household Is this a joint case?				
	■ No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household? ☐ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expenses</i>	for Separate House	hold of Debto	r 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
	Do not state the dependents names.				□ No
	dependents names.				☐ Yes ☐ No
					☐ Yes
					□ No
					☐ Yes ☐ No
					☐ Yes
3.	Do your expenses include ■ No				1 103
	expenses of people other than yourself and your dependents?				
	t 2: Estimate Your Ongoing Monthly Expenses				
exp	timate your expenses as of your bankruptcy filing date unless yo benses as of a date after the bankruptcy is filed. If this is a supp plicable date.				
	clude expenses paid for with non-cash government assistance if	•			
	value of such assistance and have included it on <i>Schedule I: Y</i> ificial Form 106I.)	our income		Your expe	enses
4.	The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot.	nclude first mortgage	4. \$		1,750.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	Home maintenance, repair, and upkeep expenses Homeowner's association or condominium dues		4c. \$ 4d. \$		0.00
5.	Additional mortgage payments for your residence, such as hor	me equity loans	40. \$ 5. \$		0.00

Debtor 1	Iva Aumavae	Case num	ber (if known)	
i. Util	ities:			
o. Util 6a.	Electricity, heat, natural gas	6a.	\$	50.00
6b.	Water, sewer, garbage collection	6b.		0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		50.00
6d.	Other. Specify:	6d.		0.00
	d and housekeeping supplies	— 7.	\$	150.33
	d and nodsekeeping supplies	7. 8.	\$	0.00
_		9.		
	thing, laundry, and dry cleaning		·	0.00
	sonal care products and services	10.	·	10.00
	lical and dental expenses	11.	Ф	0.00
	nsportation. Include gas, maintenance, bus or train fare.	12.	\$	75.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	·	13.00
	ritable contributions and religious donations	14.	\$	0.00
	•	14.	Ψ	0.00
	urance. not include insurance deducted from your pay or included in lines 4 or 20.			
	. Life insurance	15a.	\$	0.00
	. Health insurance	15b.		0.00
	Vehicle insurance	15b.	·	100.00
		15d.	·	
	Other insurance. Specify:	13u.	Φ	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20. cify:	16.	\$	0.00
	allment or lease payments:		Ψ	0.00
	. Car payments for Vehicle 1	17a.	\$	400.00
	Car payments for Vehicle 2	17a. 17b.	· -	0.00
	Other. Specify:	17b.	·	
	• •		·	0.00
	Other. Specify:	17d.	Ф	0.00
	r payments of alimony, maintenance, and support that you did not report as ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	er payments you make to support others who do not live with you.		\$	0.00
	cify:	19.	<u> </u>	0.00
	er real property expenses not included in lines 4 or 5 of this form or on <i>Sche</i>		our Income	
	. Mortgages on other property	20a.		0.00
	Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20c.	·	0.00
	Maintenance, repair, and upkeep expenses	20d.	·	0.00
	. Homeowner's association or condominium dues		·	
		20e.	· ·	0.00
. Oth	er: Specify:	21.	+\$	0.00
. Cal	culate your monthly expenses			
	. Add lines 4 through 21.		\$	2,598.33
	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
				2 500 22
220	Add line 22a and 22b. The result is your monthly expenses.		\$	2,598.33
. Cal	culate your monthly net income.			
	. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,708.33
	. Copy your monthly expenses from line 22c above.	23b.		2,598.33
	,,, , . ,			
23c	Subtract your monthly expenses from your monthly income.			
	The result is your monthly net income.	23c.	\$	110.00
	,			
	you expect an increase or decrease in your expenses within the year after yo			
	example, do you expect to finish paying for your car loan within the year or do you expect your	mortgage	payment to increa	ase or decrease because of
_	ification to the terms of your mortgage?			
	No.			
	/es Explain here:			

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Fill in this infor	mation to identify your	case:		
Debtor 1	Iva Aumavae			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH		
Case number (if known)				☐ Check if this is an amended filing
Official Form		ın Individual D	ebtor's Sched	ules 12/15
You must file thi obtaining mone years, or both. 1	is form whenever you fi	le bankruptcy schedules or n connection with a bankru		a false statement, concealing property, or up to \$250,000, or imprisonment for up to 20
Did you pa	ay or agree to pay some	one who is NOT an attorney	to help you fill out bankrupt	cy forms?
■ No				
☐ Yes. I	Name of person			Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
	alty of perjury, I declare e true and correct.	that I have read the summa	ry and schedules filed with th	is declaration and
X /s/ Iva	Aumavae		X	
Iva Au	Imavae Ire of Debtor 1		Signature of Debtor 2	

Date November 28, 2022

Date ____

Fill in this info	rmation to identify you	r case:			
Debtor 1	Iva Aumavae				
5.4.	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	DISTRICT OF UTAH			
Case number					
(if known)					Check if this is an amended filing
					amended ming
Official Fo	orm 107				
		Affairs for Individ	luals Filing for E	Bankruptcy	04/2
information. If	more space is needed,	ible. If two married people a , attach a separate sheet to t			
	vn). Answer every que	stion. arital Status and Where You	Lived Refore		
	ur current marital statu		LIVEU DEIOIC		
_					
■ Marrie □ Not m	· 				
2. During the	last 3 years, have you	lived anywhere other than v	where you live now?		
□ No		•	•		
	ist all of the places you l	lived in the last 3 years. Do no	t include where you live no	w.	
Debtor 1:		Dates Debtor 1	Debtor 2 Prior A	ddress:	Dates Debtor 2
	Barberry Dr	From-To:	☐ Same as Debtor	1	☐ Same as Debtor 1
Salt Lake	e City, UT 84123	May 19 to Dec	19		From-To:
No Yes. M Part 2 Expl 4. Did you ha Fill in the to	Make sure you fill out Scalain the Sources of You live any income from erotal amount of income you	ver live with a spouse or legalifornia, Idaho, Louisiana, Newhedule H: Your Codebtors (Office Income In Income In Income In Income In Income or from operating our received from all jobs and a lipay have income that you received	rada, New Mexico, Puerto F ficial Form 106H). g a business during this y ll businesses, including par	Rico, Texas, Washington and vear or the two previous call-t-time activities.	Wisconsin.)
■ Yes. F	fill in the details.				
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January the date you fi	1 of current year until led for bankruptcy:	■ Wages, commissions, bonuses, tips	\$9,218.46	☐ Wages, commissions, bonuses, tips	
		☐ Operating a business		Operating a business	

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Dei	DIOI I IV	a Aumavat	;			se number (# known)	-	
				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)
	r last caler inuary 1 to	idar year: December	31, 2021)	■ Wages, commissions, bonuses, tips	\$13,870.00	☐ Wages, com bonuses, tips	missions,	
				☐ Operating a business		☐ Operating a	business	
		dar year be December		■ Wages, commissions, bonuses, tips	\$21,159.00	☐ Wages, com bonuses, tips	missions,	
				☐ Operating a business		☐ Operating a	business	
	and other winnings. List each	public bene If you are fil	fit payments; ing a joint cas the gross inco	ner that income is taxable. Exa pensions; rental income; inter se and you have income that y ome from each source separa	est; dividends; money colle you received together, list it	cted from lawsuits; only once under De	royalties; an ebtor 1.	
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below.		Gross income (before deductions and exclusions)
Pai	rt 3: Lis	t Certain Pa	yments You	Made Before You Filed for	Bankruptcy			
5.	Are eithe	Neither De individual p	ebtor 1 nor Dorimarily for a	's debts primarily consumer bebtor 2 has primarily consu- personal, family, or househole pre you filed for bankruptcy, di	imer debts. Consumer deb d purpose."			1(8) as "incurred by an
		□ No. □ Yes	Go to line 7 List below e paid that cre not include		d a total of \$7,575* or more tts for domestic support obli his bankruptcy case.	in one or more pay gations, such as ch	ments and t	and alimony. Also, do
	■ Yes.			or both have primarily consumer you filed for bankruptcy, di		al of \$600 or more?		
		■ No.	Go to line 7					
		□ _{Yes}	include pay	each creditor to whom you pai ments for domestic support o this bankruptcy case.				
	Creditor	's Name and	d Address	Dates of payme	nt Total amount	Amount you still owe	Was this	payment for

Debtor 1 Iva Aumavae Case number (if known) Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Amount you **Insider's Name and Address** Reason for this payment Dates of payment **Total amount** still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Dates of payment Reason for this payment Total amount Amount you Include creditor's name paid still owe Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number **Mountain Land Collections v Iva** Collection □ Pending **Aumavae** □ On appeal 209103688 Concluded Titanium Funds LLC v Iva Collection □ Pendina Aumavae □ On appeal 209905268 Concluded Collection Promenade Tosh Homes v Iva ☐ Pending Aumavae □ On appeal 209916332 Concluded 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. □ No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened Titanium Funds LLC** \$518.20 3081 State St 2nd floor ☐ Property was repossessed. Salt Lake City, UT 84115 Property was foreclosed. Property was garnished. ☐ Property was attached, seized or levied.

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Case number (if known)

	accounts or refuse to make a payment	because	e you owed a debt?		
	■ No				
	Yes. Fill in the details.				
	Creditor Name and Address	De	escribe the action the creditor took	Date action was taken	Amount
12.	Within 1 year before you filed for bankr court-appointed receiver, a custodian, o		vas any of your property in the possession of an er official?	assignee for the bend	efit of creditors, a
	No				
	☐ Yes				
Pai	t 5: List Certain Gifts and Contributio	ns			
13.	Within 2 years before you filed for bank ■ No	ruptcy,	did you give any gifts with a total value of more	than \$600 per person	?
	☐ Yes. Fill in the details for each gift.				
	Gifts with a total value of more than \$6 per person	00	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:	d			
14.		ruptcy,	did you give any gifts or contributions with a tot	al value of more than	\$600 to any charity?
	No Yes. Fill in the details for each gift or	a a net ribe e	tion.		
	Yes. Fill in the details for each gift or Gifts or contributions to charities that			Dates you	Value
	more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Co		Describe what you contributed	Dates you contributed	value
Par	t 6: List Certain Losses				
15.	Within 1 year before you filed for bankr or gambling?	uptcy o	r since you filed for bankruptcy, did you lose any	thing because of the	t, fire, other disaster,
	■ No				
	☐ Yes. Fill in the details.				
	Describe the property you lost and	Descr	ibe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred		e the amount that insurance has paid. List pending nce claims on line 33 of <i>Schedule A/B: Property</i> .	loss	lost
Pai	t 7: List Certain Payments or Transfe	rs			
16.	consulted about seeking bankruptcy or	prepari	lid you or anyone else acting on your behalf pay ing a bankruptcy petition? rs, or credit counseling agencies for services require		rty to anyone you
	□ No				
	Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Person Who Made the Payment, if Not	You	D. CII		*** -
	001 Debtorcc Inc. 378 Summit Ave Jersey City, NJ 07306		Prefiling course		\$20.00

Debtor 1 Iva Aumavae

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Debtor 1 Iva Aumavae Case number (if known)

 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to an promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. 				erty to anyone who	
	☐ Yes. Fill in the details.				
	Person Who Was Paid Address	Description and variansferred	value of any propert	y Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrup transferred in the ordinary course of your I Include both outright transfers and transfers include gifts and transfers that you have alrea No Yes Fill in the details	business or financial aff nade as security (such as	airs? the granting of a secu		
	Person Who Received Transfer Address	Description and v property transfer	red	Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person's relationship to you				
 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust of beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. 					of which you are a
	Name of trust	Description and		, tue w efe wee d	Data Transfer was
	Name of trust	Description and	value of the property	y transferred	Date Transfer was made
Par	List of Certain Financial Accounts, Ir	nstruments, Safe Deposi	t Boxes, and Storag	e Units	
20.	Within 1 year before you filed for bankrupt sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso	or other financial accou	nts; certificates of d	•	, ,
	Yes. Fill in the details.				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account o instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 cash, or other valuables?	year before you filed for	r bankruptcy, any sa	afe deposit box or other depos	sitory for securities,
	■ No				
	Yes. Fill in the details.				
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		scribe the contents	Do you still have it?
22.	Have you stored property in a storage unit	or place other than you	r home within 1 year	r before you filed for bankrupt	cy?
	■ No □ Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		scribe the contents	Do you still have it?

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Debtor 1 Iva Aumavae Case number (if known)

Par	19: Identify Property You Hold or Control for	Someone Else				
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.					
	No					
	Yes. Fill in the details.	NAII	5 " "			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value		
Par	t 10: Give Details About Environmental Information	ation				
For	the purpose of Part 10, the following definitions	apply:				
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these sul	ir, land, soil, surface water, ground				
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	-	law, whether you now own, operate,	or utilize it or used		
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or s		s waste, hazardous substance, toxic	substance,		
Rep	ort all notices, releases, and proceedings that yo	ou know about, regardless of whe	n they occurred.			
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environm	ental law?		
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any	release of hazardous material?				
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or adminis	strative proceeding under any envi	ironmental law? Include settlements	and orders.		
	■ No □ Yes. Fill in the details.					
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case		
Par	11: Give Details About Your Business or Con	nections to Any Business				
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have ar	ny of the following connections to an	y business?		
	■ A sole proprietor or self-employed in a	trade, profession, or other activity,	, either full-time or part-time			
	☐ A member of a limited liability company	(LLC) or limited liability partnersh	ip (LLP)			
	☐ A partner in a partnership					
	☐ An officer, director, or managing execut	tive of a corporation				
	☐ An owner of at least 5% of the voting or	equity securities of a corporation				

Page 33 of 38 Document Debtor 1 Iva Aumavae Case number (if known) ■ No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name** Address Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Iva Aumavae Referral Agent EIN: Schedule C 1624 N Apache Rd From-To 2017 to present Saratoga Springs, UT 84045 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Iva Aumavae Iva Aumavae Signature of Debtor 2 Signature of Debtor 1 Date Date November 28, 2022 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$78	administrative fee
+ \$15	trustee surcharge
\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$571 administrative fee

\$1,738 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/forms/bankruptcy-forms

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

In Alabama and North Carolina, go to: http://www.uscourts.gov/services-forms/bankruptcy/cre dit-counseling-and-debtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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United States Bankruptcy Court District of Utah

		District of Ctair		
In re	Iva Aumavae		Case No.	
		Debtor(s)	Chapter	13
	VER	IFICATION OF CREDITOR	MATRIX	
he ab	ove-named Debtor hereby verifies	that the attached list of creditors is true and o	correct to the best	of his/her knowledge.
Date:	November 28, 2022	/s/ Iva Aumavae		
		Iva Aumavae	·	
		Signature of Debtor		